

MRZ 8980
PATENT

Sheet 1 of 3

PTO-1449 U.S. DEPARTMENT OF COMMERCE
(Rev.2-82) PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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ATTY. DOCKET NO.

SERIAL NO.

MRZ 8980

09/399,597

APPLICANT

David Carrithers et al.

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U.S. PATENT DOCUMENTS

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EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	DATE IF APPROP.
WBT	P1 4,194,242	3/1980	Robbins	364	200	
WBT	P2 4,334,270	6/1982	Towers	364	300	
WBT	P3 4,346,442	8/1992	Musmanno	364	408	
WBT	P4 4,597,046	6/1986	Musmanno	364	408	
WBT	P5 4,694,397	9/1987	Grant et al.	235	379X	
WBT	P6 4,739,478	4/1988	Roberts et al.	235	379X	
WBT	P7 4,742,457	5/1988	Leon et al.	235	379X	
WBT	P8 4,750,119	6/1988	Cohen et al.	364	401	
WBT	P9 4,876,592	10/1989	Von Kohorn	358	84	
	P10 4,908,761	3/1990	Tai	364	401	
	P11 4,941,090	7/1990	McCarthy	364	405	
	P12 4,992,940	2/1991	Dworkin	364	401	
	P13 5,007,641	4/1991	Seidman	273	138A	
	P14 5,010,485	4/1991	Bigari	364	408	
	P15 5,025,372	6/1991	Burton et al.	364	406	
	P16 5,056,019	10/1991	Schultz et al.	364	405	
	P17 5,117,354	5/1992	Long et al.	364	401	
	P18 5,117,355	5/1992	McCarthy	364	405	
	P19 5,128,752	7/1992	Von Kohorn	358	84	
	P20 5,185,695	2/1993	Pruchnicki	364	401	
	P21 5,192,854	3/1993	Counts	235	375	
	P22 5,200,889	4/1993	Mori	364	401	
	P23 5,202,826	4/1993	McCarthy	360	405	
	P24 5,287,268	2/1994	McCarthy	364	405	
	P25 5,297,026	3/1994	Hoffman	364	408	
	P26 5,319,542	6/1994	King, Jr. et al.	364	401	
	P27 5,353,218	10/1994	De Lapa et al.	364	401	
	P28 5,367,561	11/1994	Adler et al.	379	93	
	P29 5,450,938	9/1995	Rademacher	194	206	

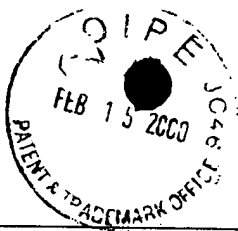
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Minnie Testfmarin

12/16/01

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANS. YES/NO
W/T	F1	2,076,201	11/1981	United Kingdom	G07C	1/10	
	F2	57-69432	4/1982	Japan	G06F	1/04	
	F3	2,161,629	1/1986	United Kingdom	G06F	15/44	
	F4	2,184,029	6/1987	United Kingdom	A63F	9/22	
	F5	404242890A	8/1992	Japan	235	380	
	F6	405233957A	9/1993	Japan	235	380	
	F7	404067295A	3/1992	Japan	235	380	
	F8	2-76097	3/1990	Japan	235	380	
	F9	404086990A	3/1992	Japan	235	380	
	F10	2-264395	10/1990	Japan	235	380	
	F11	406103422A	4/1994	Japan	235	380	
	F12	404070992A	3/1992	Japan	235	380	
	F13	406096293A	4/1994	Japan	235	380	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER INITIAL		DESCRIPTION
W/T	D1	AC Delco, "Sales Allowance Program," 1988, 4 pages
	D2	AC Delco, "Sales Allowance Program," 1988, 5 pages
	D3	"Order Entry / Bank Account System,"
	D4	"Trav Pass Pocket Guide," February 1995, pp. i-ii, 1-65
	D5	Smart Card Monthly, "News," IC/Smart Cards Take A Cruise January 1994, pp. 8-9
	D6	Incentive Marketing, "Smart Cards," September 1994, pp. 84, and 87-89
	D7	Giorgianni, "Free & Dear, Incentive Credit Cards Result in Big Charges," October 14, 1994, 1 page, St. Louis Post Disp.

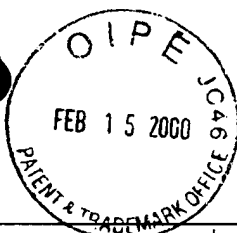
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Marie Tesfaye

12/06/01

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER INITIAL	DESCRIPTION
WKT	D8 Mastercard, "A Major New Market for Acquirers," 1993, 20 pp.
	D9 Washington Post, William F. Powers, "For More Consumers, Electronic Money is the Way to Pay," 1/10/94
	D10 New York Times, "Executive Must Sell Stored on Debit Cards," 4/24/92
	D11 American Banker, King, "Q: Which Brand of National Debit Card Did you Choose, and Why?" 2/7/94, Vol. 159, No. 25, p. 17(1)
	D12 American Banker, Barthel, "College-Age Debit Card Users Receptive to New Payment Opinions, Survey Finds," 3/25/94 Vol. 159, No. 58, p. 28(1)
	D13 Time, Thomas McCarroll, "No Checks. No Cash. No Fuss?" 5/8/94, pp. 60-61
	D14 Time, John Greenwald, "The Fee of Free Flying," 5/9/94, p. 62
	D15 Incentive, Judy Quinn, "The Latest Grenade in the Plastic War," 4/1994, one page
	D16 Fortune, "Cashless Buying Creeps Ahead," Fortune, 9/21/92, one page
	D17 New York Times, John Holusha, "Mastercard and Visa in a Debit-Card Battle," 5/5/92, pp. D1 and D20
	D18 Mastercard, "A Major New Market for Issuers," 1994
	D19 Mastercard, "Mastercard Purchasing Card-Guaranteed to Revolutionize Your Purchasing Process," 1995, 8 pages
	D20 Mastercard, "Processor Certification Requirements," April 1994 (est.), 17 pages

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